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NEWS

Illinois Department of Insurance

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Department Launches Website for the Illinois Pre-Existing Condition Insurance Plan (IPXP)

Consumers who have been denied health insurance coverage encouraged to share stories

CHICAGO – July 14, 2010. The Department today announced a website for consumers to learn more about the Illinois Pre-Existing Condition Insurance Plan (IPXP). The website, <http://insurance.illinois.gov/IPXP>, is an on-line forum for information about the federally-funded IPXP and includes frequently asked questions covering issues such as program eligibility, enrollment, funding, and premiums. Applications for the IPXP will be made available on the website once enrollment begins, which is expected in August, and estimated premiums for IPXP enrollees will be posted in July.

The federal health reform law, known as the "Patient Protection and Affordable Care Act" (the "Affordable Care Act"), appropriates \$5 billion to fund temporary high risk pools in every state. Illinois' share will be an estimated \$196 million which, in addition to premiums paid by enrollees, will be used to operate the IPXP. Claims and administrative expenses will be forwarded to and paid by the federal government, not the State.

To help identify the pre-existing conditions for which the people of Illinois have been previously denied coverage, the Department is asking consumers to share the reason for the denial. This information will help the Department anticipate enrollment demands.

Individuals are encouraged to submit insights to the Department via email at DOI.healthinsurancereform@Illinois.gov. Personal information submitted to the Department will be protected in accordance with state and federal law and will not be treated as a complaint against any company. If a consumer wishes to file a complaint against an insurance company, the consumer must call the Department toll-free at (877) 527-9431 or visit the Department's [Consumer Complaints page](#).

For more information about the federally-funded IPXP, please visit the Department's new website at <http://insurance.illinois.gov/IPXP> or call the Department toll-free at (877) 527-9431.

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More information

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's Web site at <http://insurance.illinois.gov> or call our toll-free hotline at (877) 527-9431.